

**Fill in this information to identify the case:**

Debtor 1 MICHELLE R. BOWERS

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 16-24005-CMB

Form 4100R

**Response to Notice of Final Cure Payment**

12/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of Creditor: Wells Fargo Bank, N.A.

Court claim no. (if known):  
6

Last 4 digits of any number you use to identify the debtor's account: 1863

Property address: 214 Willow Run Drive  
Number Street  
Butler, PA 16001  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 12/01/2021  
MM/DD/YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding:

+(b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b.

(c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

12/01/2021  
MM/DD/YYYY

Debtor1 MICHELLE R. BOWERS  
First Middle Last

Case number (if known) 16-24005-CMB

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/Mario Hanyon Date 11/09/2021  
Signature

Print Mario Hanyon, Esquire Title Attorney  
First Name Middle Name Last Name

Company Brock & Scott, PLLC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 302 Fellowship Road, Ste 130  
Number Street

Mount Laurel, NJ 08054  
City State ZIP Code

Contact phone 844-856-6646 x4560 Email pabkr@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**  
*Pittsburgh Division*

IN RE:

MICHELLE R. BOWERS

Case No. 16-24005-CMB

Chapter 13

Wells Fargo Bank, N.A.,

Movant

Hearing Date: TBD

Hearing Time: TBD

Objection Date: TBD

vs.

MICHELLE R. BOWERS,

Debtor,

Ronda J. Winnecour,

Respondent.

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

I certify under penalty of perjury that on November 9, 2021, I served or caused to be served the Response to Notice of Final Cure Payment on the parties at the addresses shown below or on the attached list.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was:

Via CM/ECF electronic notice:

Joseph J. Nash, Esq.  
The Nash Law Office  
P.O. Box 673  
164 S. Main St.  
Slippery Rock, PA 16057  
[attorneynash@nashlawoffice.net](mailto:attorneynash@nashlawoffice.net)  
*Counsel for Debtor*

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
*Chapter 13 Trustee*

Office of the United States Trustee  
Liberty Center  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222  
*US Trustee*

Via First Class Mail:

MICHELLE R. BOWERS  
214 WILLOW RUN DR  
BUTLER, PA 16001-1262  
*Debtor*

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
*Chapter 13 Trustee*

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, names and addresses of parties served by electronic notice will be listed under the heading "Via CM/ECF electronic notice" and those served by mail will be listed under the heading "Via First Class Mail".

EXECUTED ON: November 9, 2021

/s/ Mario Hanyon  
Mario Hanyon, Esquire  
(Bar No. 203993)  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
302 Fellowship Road, Ste 130  
Mount Laurel, NJ 08054  
Telephone: 844-856-6646 x4560  
Facsimile: 704-369-0760  
E-Mail: [pabkr@brockandscott.com](mailto:pabkr@brockandscott.com)